

Table I.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.2%	16.4%	31.4%	75.9%	16.4%	60.2%
Industry group **						
Agric., fish., forest.	30.4%	21.1% *	44.1%	89.8%	20.8% *	61.8%
Mining and manufacturing	31.7%	15.0%	46.5%	86.7%	14.9%	56.5%
Construction	21.6%	17.9%	23.3%	77.3%	18.0%	38.8%
Utilities and transp.	48.7%	16.7%	38.6%	82.5%	16.9%	68.9%
Wholesale trade	36.4%	12.9%	36.1%	84.1%	12.3%	64.5%
Fin. svcs. and real estate	51.5%	16.1%	37.2%	80.8%	15.6%	68.5%
Retail trade	54.0%	13.5%	28.4%	80.0%	12.9%	69.1%
Professional services	31.4%	12.5%	29.0%	74.3%	12.3%	55.7%
Other services	35.2%	23.3%	24.6%	60.6%	24.5%	46.7%
Ownership						
For profit, incorporated	41.7%	15.0%	32.3%	77.7%	15.1%	63.8%
For profit, unincorporated	31.4%	16.1%	33.9%	68.2%	16.0%	53.1%
Nonprofit	33.9%	24.6%	26.6%	66.5%	25.5%	42.4%
Age of firm						
Less than 5 years	19.5%	19.0%	24.9%	41.6%	19.3%	21.2%
5-9 years	18.9%	16.9%	34.7%	31.8%	17.2%	26.3%
10-19 years	19.6%	14.3%	22.3%	61.2%	14.0%	35.5%
20 or more years	48.5%	16.6%	33.1%	77.1%	16.8%	64.4%
Multi/single status						
2 or more locations	60.3%	16.3%	32.5%	76.0%	14.4%	64.3%
1 location only	16.8%	16.4%	25.9%	44.7%	16.6%	18.4%
Percent full-time employees						
Less than 25%	36.0%	23.3%	21.1%	59.8%	24.8%	45.3%
25-49 %	37.6%	16.2%	17.5%	64.9%	17.0%	50.6%
50-74 %	39.1%	15.3%	21.3%	76.5%	15.2%	60.4%
75% or more	39.6%	16.0%	35.8%	78.8%	16.0%	62.9%
Union presence						
No union employees	35.1%	15.7%	31.0%	72.9%	15.7%	56.0%
Has union employees	76.4%	38.2%	39.3%	87.1%	41.5%	82.3%
Percent low-wage employees						
50% or more low-wage	42.9%	19.6%	23.3%	66.4%	21.2%	52.1%
Less than 50% low-wage	38.2%	15.9%	34.2%	79.4%	15.8%	63.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	0.81%	1.45%	0.78%	0.90%	0.67%
Industry group **						
Agric., fish., forest.	7.04%	8.38% *	10.85%	4.27%	8.76% *	7.32%
Mining and manufacturing	2.17%	2.63%	4.53%	1.60%	3.03%	2.27%
Construction	2.28%	2.40%	5.13%	6.74%	2.57%	4.06%
Utilities and transp.	3.06%	4.19%	7.40%	2.92%	4.55%	2.98%
Wholesale trade	2.18%	2.10%	5.48%	2.71%	2.28%	2.57%
Fin. svcs. and real estate	1.80%	2.82%	3.87%	1.70%	3.17%	1.69%
Retail trade	1.59%	2.02%	4.26%	1.53%	2.22%	1.56%
Professional services	1.17%	1.34%	2.54%	1.67%	1.45%	1.44%
Other services	1.46%	2.09%	3.31%	2.00%	2.32%	1.66%
Ownership						
For profit, incorporated	0.72%	0.94%	1.83%	0.87%	1.04%	0.79%
For profit, unincorporated	1.54%	1.74%	3.90%	2.26%	1.87%	1.96%
Nonprofit	1.89%	2.86%	3.12%	2.59%	3.31%	1.92%
Age of firm						
Less than 5 years	2.74%	2.86%	5.25%	12.02%	3.01%	3.55%
5-9 years	2.17%	2.39%	5.80%	5.94%	2.58%	3.16%
10-19 years	1.31%	1.48%	3.23%	3.04%	1.59%	2.00%
20 or more years	0.72%	1.10%	1.72%	0.80%	1.24%	0.73%
Multi/single status						
2 or more locations	0.72%	1.54%	1.70%	0.78%	2.04%	0.71%
1 location only	0.87%	0.91%	1.85%	4.49%	0.96%	1.14%
Percent full-time employees						
Less than 25%	2.75%	4.42%	6.19%	3.06%	5.02%	2.70%
25-49 %	1.97%	2.62%	3.73%	2.68%	2.97%	2.25%
50-74 %	1.79%	1.96%	3.40%	1.98%	2.15%	1.95%
75% or more	0.72%	0.94%	1.76%	0.91%	1.03%	0.81%
Union presence						
No union employees	0.62%	0.82%	1.50%	0.89%	0.90%	0.74%
Has union employees	1.71%	5.21%	5.95%	1.43%	6.13%	1.47%
Percent low-wage employees						
50% or more low-wage	1.38%	2.55%	2.65%	1.57%	3.14%	1.36%
Less than 50% low-wage	0.68%	0.85%	1.73%	0.88%	0.92%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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